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SERIAL NUMBER 10/786,023	FILING or 371(c) DATE 02/26/2004 RULE	CLASS 705	GROUP ART UNIT 3694	ATTORNEY DOCKET NO. 056105-5002		
APPLICANTS Franco Modigliani, Cambridge, MA; Serena Modigliani, Cambridge, MA, Legal Representative; Richard James O'Brien, Lisle, IL; Francis M. Vitagliano, Boston, MA; ** CONTINUING DATA ***** This appln claims benefit of 60/450,754 02/28/2003 ** FOREIGN APPLICATIONS ***** ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** ** SMALL ENTITY ** 05/17/2004						
Foreign Priority claimed <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 35 USC 119(a-d) conditions met <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Verified and /ABDUL BASIT/ Acknowledged Examiner's Signature		<input type="checkbox"/> Met after Allowance Initials	STATE OR COUNTRY MA	SHEETS DRAWINGS 4	TOTAL CLAIMS 30	INDEPENDENT CLAIMS 3
ADDRESS MORGAN LEWIS & BOCKIUS LLP 1111 PENNSYLVANIA AVENUE NW WASHINGTON, DC 20004 UNITED STATES						
TITLE Enhanced system for electronic funds transfer and elimination of the payee's need for encryption and privacy						
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